

Form RSC13

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 22-21354-CMB**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Brad R. Swisher  
431 Theo Street  
Derry, PA 15627

Lisa M. Swisher  
431 Theo Street  
Derry, PA 15627

Social Security No.:

xxx-xx-1986

xxx-xx-6595

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Charles James Grudowski  
Grudowski Law, P.C.  
3925 Reed Boulevard, Suite 201  
Murrysville, PA 15668  
Telephone number: 412-904-1940

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

October 3, 2022  
09:00 AM

remotely by the Trustee via Zoom, how to  
participate: goto [www.ch13pitt.com](http://www.ch13pitt.com),  
[meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com)

CONFIRMATION HEARING DATE/TIME/LOC

October 3, 2022  
09:00 AM

remotely by the Trustee via Zoom, how to  
participate: goto [www.ch13pitt.com](http://www.ch13pitt.com),  
[meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com)

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 8/29/22

BY THE COURT

Carlota M. Bohm  
Judge

In re:  
Brad R. Swisher  
Lisa M. Swisher  
Debtors

Case No. 22-21354-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 29, 2022

User: auto  
Form ID: rsc13

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brad R. Swisher, Lisa M. Swisher, 431 Theo Street, Derry, PA 15627-2655
15500177	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15497557	+ Emvlp Ii Llc/State Farm Bank, Attn: Bankruptcy Dept, Po Box 2313, Bloomington, IL 61702-2313

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 29 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 29 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 30 2022 00:21:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15497550	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 29 2022 23:32:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15497551	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2022 23:39:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15501960	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2022 23:39:16	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15497553	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2022 23:39:38	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15497554	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2022 23:49:48	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15497555	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 29 2022 23:39:20	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15500737	Email/Text: mrdiscen@discover.com	Aug 29 2022 23:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15497556	+ Email/Text: mrdiscen@discover.com	Aug 29 2022 23:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15497558	+ Email/Text: bknotice@ercbpo.com	Aug 29 2022 23:33:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15497559	Email/Text: collecadminbankruptcy@fnni.com	Aug 29 2022 23:33:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15502630	Email/Text: collecadminbankruptcy@fnni.com	Aug 29 2022 23:33:00	First National Bank of Omaha, 1620 Dodge Street,

District/off: 0315-2

User: auto

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15499818	Email/PDF: ebn_ais@aisinfo.com	Aug 29 2022 23:39:32	Stop Code 3129, Omaha, Nebraska 68197 Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
15497552	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 29 2022 23:39:16	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15502947	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 29 2022 23:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15497560	Email/Text: teller2@lescofcu.com	Aug 29 2022 23:33:00	Lesco Federal Credit Union, 2613 Ligonier Street, Latrobe, PA 15650
15506306	Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2022 23:39:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15502352	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 29 2022 23:39:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15497561	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 29 2022 23:33:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15497562	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 29 2022 23:33:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15497563	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 29 2022 23:33:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15505249	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 29 2022 23:33:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15497854	+ Email/PDF: gecsed@recoverycorp.com	Aug 29 2022 23:39:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15497564	+ Email/PDF: gecsed@recoverycorp.com	Aug 30 2022 00:10:52	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15497565	+ Email/PDF: gecsed@recoverycorp.com	Aug 29 2022 23:49:55	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15497566	+ Email/PDF: gecsed@recoverycorp.com	Aug 29 2022 23:50:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15497567	+ Email/PDF: gecsed@recoverycorp.com	Aug 29 2022 23:49:50	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15497568	+ Email/PDF: gecsed@recoverycorp.com	Aug 30 2022 00:10:52	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15497569	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 29 2022 23:33:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15497570	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 29 2022 23:49:50	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15503171	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Joint Debtor Lisa M. Swisher cjc@grudowskilaw.com admin@grudowskilaw.com
Charles James Grudowski	on behalf of Debtor Brad R. Swisher cjc@grudowskilaw.com admin@grudowskilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5